

ReliaCard®

A better way to receive and use your government agency payments

Frequently Asked Questions

The ReliaCard

What is the ReliaCard?

The ReliaCard is a reloadable, prepaid debit card issued by U.S. Bank. The ReliaCard provides an electronic option for receiving your government agency payments. This card works similar to any other debit card.

How does the ReliaCard work?

The ReliaCard may be used to make purchases everywhere debit cards are accepted. It can be used to pay bills, and for online, phone and mail order purchases. Cardholders can also withdraw cash at ATMs, banks or credit unions or by getting cash back with purchases at Interlink® merchants. The amounts of purchases or cash withdrawals are automatically deducted from the available balance on the card.

What are the advantages of having a ReliaCard?

Some of the main benefits:

- **Fast.** Your payments are automatically deposited to your card account.
- **Save Time.** Easy and quick access to your payments without waiting in line to cash or deposit a check.
- **Convenient.** Withdraw cash at ATMs 24 hours a day and make purchases everywhere debit cards are accepted, including retail stores, grocery stores, restaurants and pharmacies.
- **Secure.** No need to carry large amounts of cash.
- **Save Money.** No more check-cashing fees.
- **Track Spending.** Free account information and customer service 24 hours a day.
- **Benefits.** Enjoy the prestige and purchase protection given to Visa or MasterCard-branded cardholders, without a credit check.
- **Reliable.** Receive your payments on time—no lost or stolen checks.
- **Easy.** No minimum balance required to open or maintain the card.
- **Safe.** Funds are protected by the Zero Liability Policy** and are FDIC insured.

Using the Card

How do I make a purchase with my card?

Your card works much like other prepaid or debit cards. Use it wherever debit cards are accepted – online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. Always make sure to know your balance before you shop.

When making a purchase, on the authorization machine, which selection (credit or debit) do I choose?

Select “Credit” if you want to make a purchase only.

Select “Debit” if you want cash back with your purchase. (You will have to enter your PIN.)



How can I get cash with my card?

There are three ways to get cash with your ReliaCard:

- Use your ReliaCard to get cash at virtually any ATM in the U.S. and around the world.*
- Receive cash withdrawals at Visa or MasterCard member banks or credit unions.*
- Use the cash back option at thousands of merchants nationwide, like major retailers, grocery stores, pharmacies and convenience stores, at no additional charge.

When using an ATM to withdraw funds, which selection (checking, savings or credit card) do I choose?

You should select "Checking" when making a withdrawal at an ATM.

How do I get cash at a bank or credit union?

Make sure to know your available balance. The teller will not have access to this information. Ask the teller for a cash withdrawal in the amount you wish to withdraw. Keep your receipt and keep track of your remaining balance.

How do I get cash back from a merchant?

When the authorization machine asks for credit or debit, select 'debit'. Enter your 4-digit PIN. Select 'Yes' for cash back. Enter the amount, press 'OK'.

Limits

Will I be able to add other funds to my card, in addition to my government agency payments?

No. Only your government agency payments can be deposited to the card.

Can the ReliaCard be overdrawn?

Usually a purchase that exceeds the available balance will not be approved. Occasionally, some restaurants and gas station pay-at-the-pumps may only authorize a small amount to make sure the card has funds on it. The final full transaction amount will post a couple days later. If you do not have the appropriate funds when the transaction clears, it may result in a negative balance. It is important for you to keep track of the balance amount available, and if you wish to make a purchase that would exceed your available balance use the payment process described below to avoid a negative balance and the assessment of an overdraft fee.

Can I make a purchase for more than the amount on my card?

If you need to make a purchase for more than the amount you have on your card, you will need to use two forms of payment. Tell the cashier how much you want taken from the balance on your card - the cashier cannot determine your available balance. Then, pay the remaining balance with cash, check, and credit card or check card.

Can the government agency view or track my transactions?

No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, they do have access to the amount and date of each deposit.

Will I earn interest on the funds in my ReliaCard account?

No. The account does not earn interest.

Do I need a PIN to use the card?

No PIN is needed to make signature-based purchases. You must use a PIN for cash withdrawals at ATMs or when requesting cash back with a purchase. You choose your own PIN when you call and activate your card. For security reasons, it is important that you pick a PIN that only you would know. Do not share your PIN or the card with anyone. You should never write your PIN on your card.

What should I do if I forget my PIN?

Call the ReliaCard Cardmember Services number on the back of your card.

Features

How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at www.reliacard.com. Paper statements may also be available. You can make a request to start or stop paper statements anytime.

What should I do if I change addresses?

Contact ReliaCard Cardmember Services at 866-276-5114 to report an address change. Also contact your government agency to report an address change so that your mail may also be sent to the correct address.

How can I check the available balance on my card?

You can obtain your current available balance in three ways:

- View your account online at www.reliacard.com.
- Do a balance inquiry at an ATM.
- Call the toll-free Cardmember Services at 866-276-5114.

Getting the Card

When the card is sent in the mail, what does the envelope look like?

For security reasons, the card will arrive in a plain, white, window envelope with a Fargo, North Dakota (ND) return address.

What information or instructions come with the card?

The card comes with:

- Instructions on how to activate the card and fee schedule
- The cardholder agreement, which discloses terms and conditions
- The usage guide detailing where and how the card can be used
- The U.S. Bank Privacy Pledge

What do I do after I receive the card?

After receiving the card in the mail, you must call ReliaCard Cardmember Services at 866-276-5114 to activate the card and choose your PIN. You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink. Your card is not valid unless it's signed. Use your card wherever debit cards are accepted.

Can I request a second card for another individual such as a family member?

No. Only the person receiving government agency payments will receive a card.

Customer Service

Who do I contact if I have questions about my card?

For questions about your payments, such as when you will receive the next deposit to the card, or the amount of a deposit to the card, contact your government agency. For all other questions about the card, contact ReliaCard Cardmember Services 24 hours a day, toll-free at 866-276-5114. This number is on the back of the card.

Can I view my account online?

Yes. View your account activity online at www.reliacard.com, a secure Web site. You can perform the following functions online:

- Perform a balance inquiry
- Change your personal Identification Number (PIN)
- View your current month's transactions
- View previous statements for the last 12 months
- Opt in or out of the mailed monthly paper statement

What services does ReliaCard 24-hour customer service provide?

The following services are available by calling ReliaCard Cardmember Services toll-free at 866-276-5114:

- Activate the card
- Choose/Change your PIN
- Perform a balance inquiry
- Review recent transaction history, including deposits
- Report card lost or stolen and have it reissued
- Change your name or address
- Speak directly to a representative if additional assistance is needed

Can I contact my local bank for customer service on my ReliaCard account?

No. You must direct all of your ReliaCard questions to the toll-free Customer Care Center line. You may also utilize the web site, www.reliacard.com, for inquiries.

What happens if the card is lost or stolen?

Call the toll-free ReliaCard Cardmember Services number, 866-276-5114, to report a lost or stolen card. A new card will be issued and any remaining balance will be transferred to the new card. If you report the missing card immediately and have not compromised your PIN, you will not be responsible for any confirmed fraudulent activity that occurs on your card.**

* Some fees may apply. Please refer back to your card mailer for a list of potential fees.

** U.S. issued cards only. The Zero Liability Policy does not apply to ATM transactions, or to PIN transactions not processed by Visa or MasterCard. See the Cardholder Agreement for details.